

customer **102** to retrieve a particular customer account **134**. In certain embodiments, customer accounts **134** may be stored in memory **132**. According to some embodiments, customer accounts **134** may be stored in one or more text files, tables in a relational database, or any other suitable data structure capable of storing information. Each customer account **134** may be associated with a customer **102**. In certain embodiments, customer account **134** may include information that can be used by wire transfer server **130** to perform a wire transfer. For example, customer account **134** may include information such as an account number, account balance, routing number, location information, or any other information suitable for a particular purpose associated with one or more accounts that customer **102** may have associated with a particular enterprise.

**[0023]** Wire transfer server **130** may also include transaction module **136**. Generally, transaction module **136** may initiate the execution of transactions that facilitate a wire transfer using cryptocurrency such as purchasing or selling certain quantities of cryptocurrency according to any one of a variety of embodiments suitable for a particular purpose. More specifically, transaction module **136** may be any software, hardware, firmware, or combination thereof capable of initiating or performing a transaction to facilitate a wire transfer using cryptocurrency. According to some embodiments, transaction module **136** may be a set of instructions stored in memory **132** that may be executed by processor **131**.

**[0024]** Using information received over links **116**, transaction module **136** may perform various transactions. According to some embodiments, transaction module **136** may initiate the debit of funds from a particular customer account **134** associated with customer **102**. For example, customer **102** may request the transfer of a certain amount of funds from a particular customer account **134** in a certain currency. In response to the request, transaction module **136** may debit the particular customer account **134** in the certain amount (as well as any fees and other costs) in the certain currency.

**[0025]** Transaction module **136** may also determine the optimal method for performing a requested wire transfer. In certain embodiments, transaction module **136** may consider time factors, price factors associated with particular currencies, price factors associated with particular cryptocurrencies, fees charged by third parties, volatility of particular currencies, volatility of particular cryptocurrencies, economic risk factors, currency exchange rates, or any other information that may facilitate determining one method of transfer is should be used over another method. For example, customer **102** may request that a fund transfer be completed within a time threshold. Transaction module **136** may determine that performing a fund transfer using cryptocurrency is optimal compared to using a traditional wire transfer service such as the Federal Reserve Wire Network (Fedwire), Clearing House Interbank Payments System (CHIPS), or Society for Worldwide Interbank Financial Telecommunication (SWIFT) because a fund transfer may be executed within the time threshold using cryptocurrency but would exceed the time threshold using traditional wire transfer services. As another example, transaction module **136** may determine that using cryptocurrency for a fund transfer is optimal based on financial advantages that may be gained by the enterprise as compared to using a traditional wire transfer service. In this example, transaction module **136** may consider financial factors such as currency exchange rates, transaction fees, and/or cryptocurrency prices and determine that using cryptocur-

rency for a fund transfer will generate a financial advantage for the enterprise as compared to a traditional wire transfer service.

**[0026]** In addition to determining whether using cryptocurrency is optimal, transaction module **136** may also determine which particular cryptocurrency should be used to execute the fund transfer. In certain embodiments, transaction module **136** may determine which cryptocurrency to use based on cryptocurrency price, volatility of the cryptocurrency, popularity of the cryptocurrency, availability of the cryptocurrency at a local cryptocurrency exchange, availability of the cryptocurrency at a foreign cryptocurrency exchange, or any potential risk factor that may be associated with a particular cryptocurrency. Using similar factors, transaction module **136** may also determine which cryptocurrency exchange to use. For example, transaction module **136** may choose a particular cryptocurrency exchange because the cryptocurrency is priced favorably (e.g., cheap if purchasing, expensive if selling) or because the cryptocurrency exchange has a relationship with the enterprise.

**[0027]** Transaction module **136** may also initiate the purchase of a certain quantity of a certain cryptocurrency. In certain embodiments, transaction module **136** may communicate a message over links **116** requesting the purchase of a certain quantity of a certain cryptocurrency. For example, the message may request the purchase of a quantity of cryptocurrency equivalent to the amount of currency requested to be transferred by customer **102**. In other words, if customer **102** requests the transfer of X dollars from customer account **134**, then transaction module **136** may request the purchase of a quantity of cryptocurrency worth approximately X dollars at a particular cryptocurrency exchange.

**[0028]** Similarly, transaction module **136** may also initiate the sale of a certain quantity of a certain cryptocurrency. In certain embodiments, transaction module **136** may communicate a message over links **116** requesting the sale of a certain quantity of a certain cryptocurrency. According to some embodiments, the quantity of cryptocurrency requested to be sold at a cryptocurrency exchange may be equivalent to the quantity of cryptocurrency requested to be purchased at another cryptocurrency exchange. In some embodiments, the quantity of cryptocurrency to be sold at a cryptocurrency exchange may be a quantity equivalent to the amount of currency requested to be transferred by customer **102**. Transaction module **136**, according to certain embodiments, may delay the sale of the certain quantity of the cryptocurrency after a particular duration of time (e.g., seconds, minutes, hours, days, etc.) after the purchase of the certain quantity of the cryptocurrency. In certain embodiments, transaction module **136** may initiate the sale of the certain amount of cryptocurrency essentially simultaneously as the purchase of the certain amount of cryptocurrency in an attempt to avoid fluctuating prices in the cryptocurrency market.

**[0029]** Wire transfer server **130** may use transfer module **138** to transfer funds from one location (physical or logical) to another location according to any one of a variety of embodiments suitable for a particular purpose. More specifically, transfer module **138** may be any software, hardware, firmware, or combination thereof capable of initiating or performing a transfer of funds to facilitate a wire transfer using cryptocurrency. According to some embodiments, transfer module **138** may be a set of instructions stored in memory **132** that may be executed by processor **131**. Transfer module **138** may facilitate the transfer of funds from a particular customer